

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF TENNESSEE  
NASHVILLE TENNESSEE DIVISION**

In re:

DARRYL MONTRES RANKINS  
KATIE LYNN RANKINS  
Debtor(s)

Case No. 15-00283-CW3-13

**Chapter 13 Trustee's Final Report and Account**

Henry E. Hildebrand, III, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/16/2015.
- 2) The plan was confirmed on 03/20/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/03/2020.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,900.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**UST Form 101-13-FR-S (9/1/2009)**

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$71,472.65 |
| Less amount refunded to debtor           | \$1,172.65  |

**NET RECEIPTS:**

\$70,300.00

**Expenses of Administration:**

|  |                   |
|--|-------------------|
| Attorney's Fees Paid Through the Plan    | \$3,975.00        |
| Court Costs                              | \$310.00          |
| Trustee Expenses & Compensation          | \$2,316.22        |
| Other                                    | \$0.00            |
| <b>TOTAL EXPENSES OF ADMINISTRATION:</b> | <b>\$6,601.22</b> |

|   |        |
|---|--------|
| Attorney fees paid and disclosed by debtor: | \$0.00 |
|---|--------|

**Scheduled Creditors:**

| Creditor Name                  | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| AARONS                         | Unsecured | 700.00          | 700.00         | 700.00        | 506.51         | 0.00      |
| ADVANCE FINANCIAL              | Unsecured | 265.00          | NA             | NA            | 0.00           | 0.00      |
| ASCEND FEDERAL CREDIT UNION    | Unsecured | 187.00          | 269.92         | 0.00          | 0.00           | 0.00      |
| ASCEND FEDERAL CREDIT UNION    | Unsecured | 532.07          | 538.30         | 538.30        | 389.51         | 0.00      |
| ATHEN LIMESTONE HOSPITAL       | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| ATHENS LIMESTONE HOSPITAL      | Unsecured | 833.00          | NA             | NA            | 0.00           | 0.00      |
| ATHENS LIMESTONE HOSPITAL      | Unsecured | 657.00          | NA             | NA            | 0.00           | 0.00      |
| ATHENS LIMESTONE HOSPITAL      | Unsecured | 543.00          | NA             | NA            | 0.00           | 0.00      |
| ATHENS LIMESTONE HOSPITAL      | Unsecured | 274.00          | NA             | NA            | 0.00           | 0.00      |
| ATHENS LIMESTONE HOSPITAL      | Unsecured | 154.00          | NA             | NA            | 0.00           | 0.00      |
| ATLAS ACQUISITIONS LLC         | Unsecured | NA              | 310.00         | 0.00          | 0.00           | 0.00      |
| ATMOS ENERGY CORPORATION       | Unsecured | 75.00           | 75.29          | 75.29         | 54.48          | 0.00      |
| BECKET AND LEE LLP             | Unsecured | 615.00          | 650.62         | 650.62        | 470.78         | 0.00      |
| BRUCE MCNEILAGE                | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| CACH LLC                       | Unsecured | 3,350.00        | 3,349.79       | 3,349.79      | 2,423.85       | 0.00      |
| CENTRAL CHILD SUPPORT RECEIPTI | Priority  | 5,310.00        | 4,777.00       | 4,496.00      | 4,496.00       | 0.00      |
| CENTRAL CHILD SUPPORT RECEIPTI | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| CHECK MATE                     | Unsecured | 271.00          | NA             | NA            | 0.00           | 0.00      |
| COFFEE COUNTY GENERAL SESSION  | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| COMCAST                        | Secured   | NA              | NA             | NA            | 0.00           | 0.00      |
| COMPLETE DENTAL MADISON        | Unsecured | 235.00          | NA             | NA            | 0.00           | 0.00      |
| COVINGTON CREDIT TN0005        | Unsecured | 700.00          | 648.04         | 648.04        | 468.92         | 0.00      |
| CREATIVE SMILES MURFREESBORO   | Unsecured | 338.00          | NA             | NA            | 0.00           | 0.00      |
| DECATUR LOAN COMPANY           | Unsecured | 300.00          | NA             | NA            | 0.00           | 0.00      |
| DIRECT LOANS                   | Unsecured | 2,996.00        | NA             | NA            | 0.00           | 0.00      |
| DIRECT TV                      | Secured   | NA              | NA             | NA            | 0.00           | 0.00      |
| EARLY MOMENTS                  | Unsecured | 58.00           | NA             | NA            | 0.00           | 0.00      |
| ECMC                           | Unsecured | 7,500.00        | 6,989.35       | 6,989.35      | 5,057.38       | 0.00      |
| EPBS                           | Unsecured | NA              | 1,881.00       | 1,881.00      | 1,361.06       | 0.00      |
| EXETER FINANCE LLC             | Secured   | 17,852.00       | 17,039.10      | 17,039.10     | 17,039.10      | 1,287.37  |
| EXETER FINANCE LLC             | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |

**Scheduled Creditors:**

| Creditor Name                 | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| FIRST AMERICAN NATIONAL BANK  | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| FREEDOM FINANCE               | Unsecured | 1,000.00        | NA             | NA            | 0.00           | 0.00      |
| HICKORY HOLLOW KIA            | Unsecured | 1,000.00        | NA             | NA            | 0.00           | 0.00      |
| HUNTSVILLE EMERGENCY PHYS     | Unsecured | 187.00          | NA             | NA            | 0.00           | 0.00      |
| JEFFERSON CAPITAL SYSTEMS LLC | Unsecured | 628.00          | NA             | NA            | 0.00           | 0.00      |
| LINEBAUGH LIBRARY             | Unsecured | 40.00           | NA             | NA            | 0.00           | 0.00      |
| LVNV FUNDING LLC              | Unsecured | 528.00          | 563.07         | 563.07        | 407.43         | 0.00      |
| MURFREESBORO RADIOLOGY        | Unsecured | 378.00          | 420.00         | 420.00        | 303.91         | 0.00      |
| MURFREESBORO RADIOLOGY        | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| MURFREESBORO RADIOLOGY        | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| MURFREESBORO RADIOLOGY        | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| MURFREESBORO WATER & SEWER    | Unsecured | 256.00          | NA             | NA            | 0.00           | 0.00      |
| PATIENT ACCOUNTING            | Unsecured | 2,000.00        | NA             | NA            | 0.00           | 0.00      |
| PATY RYMER AND ULIN PC        | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| PIONEER CREDIT COMPANY        | Secured   | 1,781.00        | NA             | NA            | 0.00           | 0.00      |
| PIONEER CREDIT COMPANY        | Unsecured | NA              | 1,685.00       | 1,685.00      | 1,219.24       | 0.00      |
| PNC BANK NATIONAL ASSOCIATION | Unsecured | NA              | 7,656.37       | 7,656.37      | 5,540.03       | 0.00      |
| PORTFOLIO RECOVERY ASSOCIATES | Unsecured | 743.00          | 793.80         | 793.80        | 574.39         | 0.00      |
| QUANTUM3 GROUP LLC            | Unsecured | 377.00          | 377.35         | 377.35        | 273.05         | 0.00      |
| QUANTUM3 GROUP LLC            | Unsecured | NA              | 626.00         | 626.00        | 452.97         | 0.00      |
| QUANTUM3 GROUP LLC            | Unsecured | NA              | 635.00         | 635.00        | 459.48         | 0.00      |
| R LEE ROBERTS JR              | Unsecured | 1,365.00        | NA             | NA            | 0.00           | 0.00      |
| RADIOLOGY OF HUNTSVILLE PC    | Unsecured | 33.00           | 33.00          | 33.00         | 23.88          | 0.00      |
| RONESSA IVY                   | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| RUTHERFORD COUNTY GENERAL SF  | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| SAINT THOMAS RUTHERFORD       | Unsecured | 432.00          | NA             | NA            | 0.00           | 0.00      |
| SANTANDER                     | Unsecured | 18,182.00       | NA             | NA            | 0.00           | 0.00      |
| SPEEDY RAPID CASH             | Unsecured | 470.00          | 470.59         | 470.59        | 340.51         | 0.00      |
| SPRINT                        | Secured   | NA              | NA             | NA            | 0.00           | 0.00      |
| SPRINT                        | Unsecured | 1,075.00        | NA             | NA            | 0.00           | 0.00      |
| ST THOMAS RUTHERFORD HOSP     | Unsecured | 7,000.00        | NA             | NA            | 0.00           | 0.00      |
| STONES RIVER CREDIT           | Unsecured | 700.00          | NA             | NA            | 0.00           | 0.00      |
| STONES RIVER MEDICAL CENTER   | Unsecured | 25.00           | NA             | NA            | 0.00           | 0.00      |
| SUN LOAN CO                   | Unsecured | 219.00          | NA             | NA            | 0.00           | 0.00      |
| SUN LOAN COMPANY              | Unsecured | 712.00          | 712.00         | 712.00        | 515.20         | 0.00      |
| SUNRISE ACCEPTANCE            | Secured   | 16,059.00       | 16,891.62      | 16,891.62     | 16,891.62      | 1,833.12  |
| TERRI CARALTON                | Secured   | NA              | NA             | NA            | 0.00           | 0.00      |
| TITLE MAX                     | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| UNIQUE NATIONAL COLLECTIONS   | Unsecured | 84.00           | NA             | NA            | 0.00           | 0.00      |
| UNITED STATES TREASURY        | Priority  | 1,100.00        | NA             | NA            | 0.00           | 0.00      |
| UNIVERSITY OF NORTH ALABAMA   | Unsecured | 1,500.00        | NA             | NA            | 0.00           | 0.00      |
| US DEPARTMENT OF EDUCATION    | Unsecured | 6,976.00        | 1,809.03       | 1,809.03      | 1,308.99       | 0.00      |
| VSAC FEDERAL LOANS            | Unsecured | 1,172.00        | NA             | NA            | 0.00           | 0.00      |
| VSAC FEDERAL LOANS            | Unsecured | 596.00          | NA             | NA            | 0.00           | 0.00      |
| WORLD FINANCE                 | Unsecured | 1,122.00        | NA             | NA            | 0.00           | 0.00      |

| <b>Summary of Disbursements to Creditors:</b> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|---|----------------------|-----------------------|----------------------|
| <b>Secured Payments:</b>                      |                      |                       |                      |
| Mortgage Ongoing                              | \$0.00               | \$0.00                | \$0.00               |
| Mortgage Arrearage                            | \$0.00               | \$0.00                | \$0.00               |
| Debt Secured by Vehicle                       | \$33,930.72          | \$33,930.72           | \$3,120.49           |
| All Other Secured                             | \$0.00               | \$0.00                | \$0.00               |
| <b>TOTAL SECURED:</b>                         | <b>\$33,930.72</b>   | <b>\$33,930.72</b>    | <b>\$3,120.49</b>    |
| <b>Priority Unsecured Payments:</b>           |                      |                       |                      |
| Domestic Support Arrearage                    | \$0.00               | \$0.00                | \$0.00               |
| Domestic Support Ongoing                      | \$4,496.00           | \$4,496.00            | \$0.00               |
| All Other Priority                            | \$0.00               | \$0.00                | \$0.00               |
| <b>TOTAL PRIORITY:</b>                        | <b>\$4,496.00</b>    | <b>\$4,496.00</b>     | <b>\$0.00</b>        |
| <b>GENERAL UNSECURED PAYMENTS:</b>            | <b>\$30,613.60</b>   | <b>\$22,151.57</b>    | <b>\$0.00</b>        |

| <b>Disbursements:</b>        |                           |
|------------------------------|---------------------------|
| Expenses of Administration   | <u>\$6,601.22</u>         |
| Disbursements to Creditors   | <u>\$63,698.78</u>        |
| <b>TOTAL DISBURSEMENTS :</b> | <b><u>\$70,300.00</u></b> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/07/2020

By: /s/ Henry E. Hildebrand, III  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.